

Form 149

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Pamela T. Farmer
Debtor(s)

Bankruptcy Case No.: 18-20804-GLT
Issued Per 12/6/2018 Proceeding
Chapter: 13
Docket No.: 38 - 10
Concil. Conf.: December 6, 2018 at 02:30 PM

**ORDER OF COURT CONFIRMING PLAN AS MODIFIED
AND SETTING DEADLINES FOR CERTAIN ACTIONS**

(1.) PLAN CONFIRMATION:

IT IS HEREBY ORDERED that upon consent of the Debtor(s), the Chapter 13 Plan dated March 6, 2018 is CONFIRMED as modified at the Plan confirmation hearing. Terms of the Plan not expressly modified by this Order remain in full force and effect. A copy of this Plan was previously mailed to you. *Only those provisions which are checked below apply to this case:*

- ☒ A. For the remainder of the Plan term, the periodic Plan payment is amended to be \$2,533.00 as of December, 2018. Debtor(s)' counsel shall file a motion to amend the income attachment order within seven (7) days of the date of this Order.
- ☐ B. The length of the Plan is increased to a total of months. This statement of duration of the Plan is an approximation. The Plan shall not be completed until the goals of the Plan have been achieved. The total length of the Plan shall not exceed sixty (60) months.
- ☐ C. Plan confirmation is on an interim basis only as a form of adequate protection. The Trustee is authorized to distribute to secured and priority creditors with percentage fees. ***A final plan conciliation conference will be held on Dec. 6, 2018 at 02:30 PM, in 3251 U.S. Steel Tower, 600 Grant Street, Pittsburgh, PA 15219.*** If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.
- ☐ D. Plan confirmation is subject to the resolution of all actions to determine the avoidability, priority, or extent of liens; including determination of the allowed amount of secured claims under *11 U.S.C. §506*, disputes over the amount and allowance of claims entitled to priority under *11 U.S.C. §507*, and all objections to claims.
- ☐ E. The allowed claims of general unsecured creditors shall be paid from available funds on a pro rata basis, which may represent an increase or decrease in the amount projected in the Plan.
- ☐ F. shall be paid monthly payments of \$ beginning with the Trustee's distribution and continuing for the duration of the plan term, to be applied by that creditor to its administrative claim, budget payments and/or security deposit. These payments shall be at the third distribution level.
- ☒ G. The claims of the following creditors shall govern as to amount, classification and rate of interest (or as otherwise noted), unless the Debtor(s) successfully objects to the claim: Claim No. 3 of Quicken Loans and CLaim No. 2-2 of The IRS .
- ☐ H. Additional Terms:

(2.) IT IS FURTHER ORDERED THAT THE FOLLOWING DEADLINES ARE ESTABLISHED:

A. Objections to the Plan. Pursuant to *Fed.R.Bankr.P. 2002(b)*, this Order shall not become final for a period of twenty-eight (28) days. Any party in interest with an objection to any provision of this Confirmation Order must file a written objection within that twenty-eight (28) day period. Failure to timely object shall be deemed a waiver of all objections and an acceptance of the provisions of this confirmed Plan. The Trustee may disburse funds pursuant to this confirmation order upon its entry.

B. Applications to retain brokers, sales agents, or other professionals. If the Plan contemplates sales of assets or litigation proceeds as a source of funding, Debtor(s) shall file motion(s) to employ the necessary professionals within thirty (30) days hereof.

C. Review of Claims Docket and Objections to Claims. Pursuant to *W.PA.LBR 3021-1(c)(2)*, the Debtor or Debtor's attorney, if represented, shall review the proofs of claim filed and shall file objections to any disputed claims within ninety (90) days after the claims bar date or, for late filed or amended claims, within ninety (90) days after they are filed and served. Absent an objection, the proof of claim will govern as to the classification and amount of the claim. Objections filed after the ninety (90) days specified herein shall be deemed untimely.

D. Motions or Complaints Pursuant to §§506, 507 or 522. All actions to determine the priority, avoidability, or extent of liens, all actions pursuant to *11 U.S.C. §§506, 507 and 522* shall be filed within ninety (90) days after the claims bar date.

E. Filing Amended Plans. Within fourteen (14) days after the Bankruptcy Court resolves the priority, avoidability, or extent of a lien, or any objection to claim, the Debtor(s) shall file an amended Plan to provide for the allowed amount of the claim if the allowed amount differs from the amount stated in the plan. Debtor(s) shall also file an amended Plan within thirty (30) days after the claims bar date(s) in the event that no objection is filed and the claim(s) as filed causes the Plan to be underfunded.

(3.) ***IT IS FURTHER ORDERED THAT:***

A. After the claims objection deadline, the Plan shall be deemed amended to conform to the claims filed or otherwise allowed. If the Plan expressly modified the terms of payment to any creditor pursuant to *11 U.S.C. §1322(b)(2)*, nothing in this Order shall be construed to change the payment terms established in the Plan.

B. Any creditor who files or amends a proof of claim shall serve a copy on the Debtor(s) or counsel for the Debtor(s).

C. Any creditor whose payment changes due to variable interest rates, change in escrow, or change in monthly payments, shall notify the Trustee, Debtor(s)' counsel and Debtor(s) at least twenty-one (21) days prior to the change taking effect.

D. Debtor's counsel must file a fee application in accordance with *W.PA.LBR 2016-1* before attorney fees in excess of the "no look" provision (including retainer) will be allowed or paid.

E. The Trustee shall file a *Certificate of Default and Request for Dismissal* of the case in the event of a material Plan default. If the default involves failure to make a plan payment the case will result in dismissal without further hearing upon filing and service of an *Affidavit of Default* by the Trustee. The Trustee is not precluded from raising pre-confirmation defaults in any subsequent motion to dismiss.

F. In the event that any order is entered in this case granting relief from the automatic stay to a secured creditor, then the Trustee shall make no further disbursements to any creditor on account of any ***secured claim*** that is secured by the subject property, unless directed otherwise by further Order of Court.



Gregory A. Taddonio, Judge
United States Bankruptcy Court

Dated: December 10, 2018

cc: All Parties in Interest to be served by Clerk in seven (7) days

Certificate of Notice Page 4 of 5
 United States Bankruptcy Court
 Western District of Pennsylvania

In re:
 Pamela T. Farmer
 Debtor

Case No. 18-20804-GLT
 Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: dbas
 Form ID: 149

Page 1 of 2
 Total Noticed: 26

Date Rcvd: Dec 10, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 12, 2018.

db +Pamela T. Farmer, 150 Shenandoah Drive, Pittsburgh, PA 15235-2049
 cr +Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave.,
 Pittsburgh, PA 15233-1828
 14787526 American Express, c/o Nationwide Credit, Inc., PO Box 14581, Des Moines, IA 50306-3581
 14784856 +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 14814597 American Express National Bank, c/o Becket and Lee LLP, PO Box 3001,
 Malvern PA 19355-0701
 14784857 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 14831181 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
 14788519 +Butler Health System, One Hospital Way, Attn: Billing, Butler, PA 16001-4670
 14784858 +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14805478 +M&T Bank, PO Box 1508, Buffalo, NY 14240-1508
 14784867 +Universal Card-Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14784859 E-mail/Text: mrdiscen@discover.com Dec 11 2018 02:50:10 Discover Bank, PO Box 15136,
 Wilmington, DE 19850
 14789219 E-mail/Text: mrdiscen@discover.com Dec 11 2018 02:50:10 Discover Bank,
 Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
 14788520 +E-mail/Text: kburkley@bernsteinlaw.com Dec 11 2018 02:51:27 Duquesne Light,
 411 Seventh Avenue (16-1), Pittsburgh, PA 15219-1942
 14826801 +E-mail/Text: kburkley@bernsteinlaw.com Dec 11 2018 02:51:27 Duquesne Light Company,
 c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower,
 Pittsburgh, PA 15219-1945
 14784860 E-mail/Text: cio.bncmail@irs.gov Dec 11 2018 02:50:16 Internal Revenue Service,
 PO Box 7346, Philadelphia, PA 19101-7346
 14829461 E-mail/PDF: resurgentbknofications@resurgent.com Dec 11 2018 02:52:08
 LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A.,
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
 14784862 E-mail/Text: camanagement@mtb.com Dec 11 2018 02:50:22 M&T Bank,
 M&T Bank Legal Document Processing, P.O. Box 844, Buffalo, NY 14240-0844
 14784861 E-mail/Text: camanagement@mtb.com Dec 11 2018 02:50:22 M&T Bank, Po Box 900,
 Millsboro, DE 19966
 14785830 +E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Dec 11 2018 02:52:20
 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14817164 E-mail/Text: bnc-quantum@quantum3group.com Dec 11 2018 02:50:32
 Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
 14784863 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2018 02:51:14 Quicken Loans,
 1050 Woodward Avenue, Detroit, MI 48226-1906
 14799516 +E-mail/Text: bankruptcyteam@quickenloans.com Dec 11 2018 02:51:14 Quicken Loans Inc.,
 635 Woodward Avenue, Detroit, MI 48226-3408
 14784864 E-mail/PDF: gecsed@recoverycorp.com Dec 11 2018 02:52:16 Synchrony Bank/JCP,
 PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
 14784865 E-mail/PDF: gecsed@recoverycorp.com Dec 11 2018 02:52:16 Synchrony Bank/Toy R Us,
 PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
 14784866 +E-mail/PDF: gecsed@recoverycorp.com Dec 11 2018 02:52:16 Synchrony Bank/Walmart,
 PO Box 965060, Attn: Bankruptcy, El Paso, TX 79980-0001

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Quicken Loans Inc.
 cr* +Duquesne Light Company, c/o Bernstein-Burkley, P.C.,
 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
 cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 14787525* +American Express, P.O. Box 981537, El Paso, TX 79998-1537
 14787527* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982238, El Paso, TX 79998-2238)
 14787528* +Chase Card, PO Box 15298, Wilmington, DE 19850-5298
 14787529* Discover Bank, PO Box 15136, Wilmington, DE 19850
 14787530* Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
 14787532* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, M&T Bank Legal Document Processing, P.O. Box 844,
 Buffalo, NY 14240-0844)
 14787531* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 626 COMMERCE DRIVE, AMHERST NY 14228-2307
 (address filed with court: M&T Bank, Po Box 900, Millsboro, DE 19966)
 14787533* +Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 14787534* Synchrony Bank/JCP, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
 14787535* Synchrony Bank/Toy R Us, PO Box 965060, Attn: Bankruptcy, Orlando, FL 32896-5060
 14787536* +Synchrony Bank/Walmart, PO Box 965060, Attn: Bankruptcy, El Paso, TX 79980-0001
 14787537* +Universal Card-Citi Bank, PO Box 6241, Sioux Falls, SD 57117-6241

TOTALS: 1, * 14, ## 0

District/off: 0315-2

User: dbas
Form ID: 149

Page 2 of 2
Total Noticed: 26

Date Rcvd: Dec 10, 2018

***** BYPASSED RECIPIENTS (continued) *****

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 12, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 10, 2018 at the address(es) listed below:

Christopher M. Frye on behalf of Debtor Pamela T. Farmer chris.frye@steidl-steinberg.com,
julie.steidl@steidl-steinberg.com;todd@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com;cgo
ga@steidl-steinberg.com;r53037@notify.bestcase.com;rlager@steidl-steinberg.com;kmeyers@steidl-ste
inberg.com
James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmlawgroup.com
Keri P. Ebeck on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com,
DMcKay@bernsteinlaw.com
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov
Ronda J. Winnecour cmecf@chapter13trusteedpa.com
S. James Wallace on behalf of Creditor Peoples Natural Gas Company LLC sjw@sjwpgh.com,
srk@sjwpgh.com;PNGbankruptcy@peoples-gas.com

TOTAL: 6